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Cash Processing Series

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Cash Processing Series

GS-0530

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SERIES DEFINITION

This series includes positions that involve clerical work in the receipt, disbursement, examination, deposit, custody, or other clerical processing of cash items, when this includes (1) direct handling of the cash items and (2) use of cash accountability control methods. The work requires application of a knowledge of (a) the negotiability, validity, and genuineness of cash items, (b) the acceptability requirements of supporting documents, and (c) cash processing procedures of Federal agencies and commercial institutions. This standard supersedes the standard for the Cash Processing Series, GS-530, dated June 1957: and the explanatory memorandum dated April 1964.

OCCUPATIONAL INFORMATION

Cash processing work involves the development or application of methods, procedures, records, and forms that are used to insure the propriety of cash items such as currency, checks, notes, money orders, coupons, and food stamps, and documents supporting cash transactions. Positions in this occupation are located in many Federal agencies with a variety of missions. Some cash clerks and tellers work in offices that process voluminous mailed remittances of monthly mortgage insurance, retirement, taxes, or other payments. Other employees are in hospitals or other installations and deal with a broad segment of the general public. Others are in large military installations resembling self-sufficient communities in their variety of business receipts and deposits. A few serve as the Government's bankers at headquarters teller windows. Some tellers, in addition to their own agencies' receipts and disbursements, balance an account for public funds with the Treasury Department; thus, they are directly responsible to an agent of the Treasury Department for one fund or account and to administrative channels in their own agencies for others. Many positions require a good understanding of and ability to operate equipment associated with the agency's automated cash processing system. Cash clerks and tellers typically perform clerical review of cash supporting documents (e.g., vouchers, checks, money orders, and bonds) to see whether signatures are authentic; whether correct automatic data processing codes have been entered; whether written and numerical amounts agree; whether dates are within prescribed limits; whether arithmetic computations are correct; and whether appropriate authorities have certified the documents. They also operate cash registers and other equipment; maintain cash books; block and record cash items by various classifications; prepare deposits and registers of cash and cash processing documents; collect for a variety of fees owed to the Government; examine currency for counterfeits; disburse funds; maintain change and imprest accounts funds; and perform other related cash processing duties.

In all positions in this occupation, the ability to work accurately with figures is required. Reconciliation of any discrepancy in balancing accounts involves the recount of totals and

subtotals of the cash and cash items, and the review for accuracy of individual entries and totals in registers, cash books, and similar records.

TITLES

The approved titles for nonsupervisory positions in this series are:

- *Cash Clerk*, grade GS-1 and above.

For positions concerned with determining propriety of cash and cash processing items but that do not involve receipt and disbursement of funds at a teller's window or cage.

- Teller, grade GS-4 and above.

For positions concerned with cash processing work typical of cash clerks but that also involve receipt and disbursement of funds at a teller's window or cage.

The approved titles for supervisory positions in this series are:

Supervisory Cash Clerk

- For positions which supervise cash processing clerical operations.

Cashier

- For positions which supervise teller positions or positions of both tellers and cash clerks.

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EXCLUSIONS

The following positions are excluded from this series:

1. Positions which involve direct handling of cash items but do not include application of cash processing procedures or of cash accountability control records and procedures. (Thus excluded are positions that involve examination of mutilated currency.) Such positions are classified in the Messenger Series, GS-302; the Mail and File Series, GS-305; the General Clerical and Administrative Series, GS-301; or other series as appropriate.
2. Positions in which the primary responsibility is the maintenance of accounts ledgers, the compilation of statistics, or the preparation of other forms and records reflecting cash transactions when these positions do not also include the direct handling of cash items. Such positions are classifiable in other appropriate series such as the General Accounting Clerical and Administrative Series, GS-501; the Accounts Maintenance Clerical Series,

GS-520; Accounting Technician GS-525; the Statistical Assistant Series, GS-1531; or the General Clerical and Administrative Series, GS-301.

3. Positions that involve processing cash items in combination with other duties which are grade, series, and qualifications controlling. Such positions are classified in the Internal Revenue Officer Series, GS-1169; Customs Inspection Series, GS-1890; Customs Aid Series, GS-1897; Legal Instruments Examining Series, GS-963; or other series, as appropriate.
4. Positions that include direct handling of cash items in the performance of checking or other duties related to retail sales or commissary stores. Such positions are classified in the Sales Store Clerical Series, GS-2091.

GRADE-LEVEL CRITERIA

Grade-level criteria for cash processing positions are expressed in terms of the following factors:

Nature of Assignment: This factor reflects the type and difficulty of assignments, the nature and purpose of personal contacts, and the knowledges and skills required to perform the work. Assignments range in complexity from processing basic cash items under clear-cut procedural guidelines that allow little room for deviation or judgment, to jobs with constant demands upon employees for rapid, accurate, and courteous dealings with customers in explaining involved and changing regulations, obtaining payment, and balancing extensive accounts.

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Teller positions especially require alertness, composure, and good judgment. For instance, a teller must quickly but carefully examine codes or certain checks (such as welfare or retirement categories) against payee identification, signature, and appearance. By polite but incisive questioning of the payee, for example, tellers must decide whether to try to detain a suspected forger or potential robber or give him or her the money and notify the guards subtly—all without alarming other customers or alerting the suspect.

In teller positions, the nature of assignment ranges from performing disbursing or receiving as a separate function (i.e., not balancing one against the other); through performing them as a simultaneous, or merged, function (i.e., balancing the two funds and control records) to performing two or more separate sets of simultaneous functions (i.e., balancing an interagency fund, or intra-agency fund, and one or more other funds).

Level of Responsibility: This factor reflects the degree of supervision received and the guidelines available and used. Levels of responsibility range from repetitive application of

detailed, specific guidelines under close supervision to working independently with no technical supervision.

Qualification requirements are not described separately in the grade-level criteria but are reflected under the two factors, Nature of Assignment and Level of Responsibility. Due to the occupational requirement for custody of cash items, persons must have integrity and honesty and, typically, must pass background security investigations. The responsibility for guardianship of cash has been taken into account in the standard in establishing the grade levels.

NOTES TO USERS

1. Nonsupervisory positions of teller above grade GS-6, and cash clerk above grade GS-4 are highly individualized. It is not practicable to provide grade-level criteria for such positions. They are to be evaluated by comparison with the grade-level criteria in this standard with application of sound classification judgment.

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2. Supervisory positions should be evaluated by reference to the Supervisory Grade Evaluation Guide.

CASH CLERK GS-0530-01

Nature of Assignment

Grade GS-1 is primarily a training level. Assignments are repetitive and are selected to develop skill in following directions and to provide knowledge of applicable procedures, equipment, and documents. For example, GS-1 cash clerks receive training in how to operate the various machines used in the cash processing office, such as cash registers and adding machines. Also, much of the training centers on the trainees acquiring familiarity with the basic cash processing documents, such as checks, deposit slips, and forms.

Level of Responsibility

GS-1 cash clerks receive very close supervision and detailed instructions for each assignment. Procedures, methods, and techniques are demonstrated thoroughly by the supervisor. The work is closely reviewed both in progress and upon completion.

CASH CLERK GS-0530-02

Nature of Assignment

Cash Clerks GS-2 perform duties that require following well-established, clear-cut instructions and procedures. For example, GS-2 employees perform such duties as:

- Completing forms and letters to give customers information on their mortgage payment schedules;
- Performing arithmetical computations, manually or by adding machine;
- Assisting higher graded employees in preparing bank deposits by:
 - Arranging checks, money orders, cash, and other documents in correct order;
 - Examining checks for correct dates, agreement of amounts, etc.;
 - Tallying groups of deposits on a cash register or adding machine; and
- Preparing transmittal documents, e.g., deposit slips.

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Level of Responsibility

At the beginning of each new task, the supervisor provides detailed instructions concerning work methods and procedures and demonstrates correct work techniques. The work is subject to a detailed review by a supervisor or senior clerk. Explicit guidelines are readily available. However, the GS-2 cash clerk is expected to follow a sequence of steps accurately and independently after receiving instructions. GS-2 cash clerks gradually receive less guidance as their knowledge of the work and procedures increases.

CASH CLERK GS-0530-03

Nature of Assignment

Cash Clerks GS-3 perform cash processing work which requires some application of judgment and a substantial amount of procedural knowledge in independently using somewhat diversified, but well-established, practices and procedures. (This is in contrast to employees at GS-2 who perform routine work requiring strict adherence to procedure.)

Typically, a Cash Clerk GS-3 performs several of the following duties:

- Examining and correcting or balancing computer listings of cash receipts;
- Balancing a cash register against a predetermined total, such as list of deposits, and locating and correcting errors;

- Examining cash and cash processing documents for validity, negotiability, and completeness;
- Blocking, totaling, and balancing tax receipts and documents by various types of return and tax class;
- Comparing remittances to billing documents to determine appropriate payment categories of taxes, insurance, interest, etc., and to prepare input forms for computer processing.

In performing their duties GS-3 cash clerks deal with other employees of their agencies for the purpose of supplying factual information. Other contacts are with customers who visit or telephone the office inquiring whether their payments have been received.

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Level of Responsibility

Guidelines in the form of written and oral instructions are readily available. Guidelines most frequently used by Cash Clerks GS-3 are tables and manuals on payment amounts and due dates, sample transactions or completed model cases, and agency instruction manuals. Such guidelines explain the mechanics of the transactions of each particular phase of the work. Some choice is required in applying rules, regulations, and procedures in a timely fashion and in recognizing those transactions which require decisions by the supervisor or higher level clerks. However, cash clerks are expected to be able to apply guides and instructions which are clearly defined, well-established, and specific for actions commonly occurring within their assignments. By comparison, GS-2 cash clerks apply detailed guidelines which permit no choice in application.

Cash Clerks GS-3 work under general supervision when performing the more routine aspects of their assignments. They work under close supervision when assigned to tasks that are more difficult than their normal assignments and are for the purpose of developing knowledges and skills to prepare for higher-level work. Supervisors instruct cash clerks on work procedures and spot check computations and completed items of work for accuracy and conformance with instructions. Cash Clerks GS-3 typically find most of their own arithmetic errors in balancing daily or periodic listings, cash registers, computer printouts, etc.

CASH CLERK GS-0530-04 TELLER GS-0530-04

Nature of Assignment

Grade GS-4 is a full working level at which the nature of the work requires a good working knowledge and rapid and accurate application of substantially the full range of basic cash processing regulations, procedures, and computations. (In contrast, GS-3 employees typically perform only portions of the cash work.) GS-4 tellers generally perform limited teller functions at an installation.

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Cash Clerks and Tellers GS-4 perform work under pressure of tight deadlines for daily balances and deposits. They usually have personal accountability for custody of cash and cash items. The following duties are typical:

- Auditing cash processing documents for completeness, accuracy, and propriety before authorizing payment from public or agency funds;
- Tracing and correcting errors in master computer records and daily registers and listings;
- Analyzing and selecting from numerous guides to determine whether tax or mortgage payments are full or partial; whether they are timely; and whether remittances are advances, installments, or supplements;
- Balancing blocks of tax receipts or documents to predetermined totals. In comparison to the GS-3 clerks who balance blocks of tax receipts by tax classes or sources, GS-4 employees balance and subtotal several subgroups within each block; recapitulate several blocks comprising each source or class of tax; and finally grand total several sources, assuring that banking deposit regulations and deadlines are met;
- Performing either receipt or disbursement, or both as non simultaneous operations, at a teller's window or cage.

Assignments at grade GS-4 require tact and courtesy in personal contacts with customers, mortgagees, etc. For example, employees ask taxpayers how to apportion remittances among several portions of their tax accounts. They must tactfully and knowledgeably explain that the payments do not pay the tax bill in full. Similarly, other GS-4 employees explain to patients that their personal funds are too short to permit withdrawal of small amounts of money for even minor purchases like magazines or cigarettes. Some employees at grade GS-4 request cash payments from customers who are delinquent on their monthly rental or other payments or whose checks have been dishonored because of insufficient funds.

Personal contacts are usually conducted with substantial independence and completed without further referral, unless the matters require supervisory intervention because of unusual complexity or sensitivity.

Level of Responsibility

GS-4 employees use guides applicable to the full range of cash clerical items, in the cash processing office or at the teller's window. In addition to the specific instructions used by GS-3 cash clerks, GS-4 employees accurately apply such guidelines as agency procedural manuals, internal instructions, and Treasury Department regulations without frequent reference to the guides or to the supervisor.

GS-4 employees receive general supervision. Supervisors discuss with the employees new rules and regulations and changes in procedures applicable to their work, but employees must be familiar with applicable agency procedures, regulations, and instructions to proceed with minimum supervision, except on novel or unusually complicated cases.

GS-4 employees are responsible for the technical accuracy of their computations, listings, reconciliations, and information given and for the adequacy and propriety of documents submitted to substantiate cash processing actions. Supervisors review all correspondence and reports for accuracy and completeness, and also occasionally spot check computations of blocks of negotiable instruments, etc., to assure timeliness, accuracy, and conformance with prescribed rules, regulations, instructions, and procedures.

TELLER GS-0530-05

Nature of Assignment

Some GS-5 tellers perform the full range of cash processing work as described at grade GS-4 and, in addition, perform receipt and disbursement of funds as a simultaneous operation. Other GS-5 tellers are required to apply substantial knowledge of limited portions of regulatory, benefits, or other programs of an agency, such as collections for revenue or customs duties. These employees must be able to explain the detailed regulations in their frequent contacts with customers. Most GS-5 tellers serve many customers and perform a variety of cash processing work without sacrificing reporting and balancing deadlines.

Tellers GS-5 are required to have a substantive knowledge of banking practices and currency. In contrast, GS-4 employees have a limited need for such knowledge.

Like GS-4 employees, Tellers GS-5 prepare bank deposits; in addition, however, GS-5 tellers apply well-developed skill in detecting counterfeit currency and worn bills according to Treasury Department procedure. Similarly, GS-5 tellers examine cash items for negotiability (i.e., proper date, endorsement, signature, and agreement of figures) usually under a constant barrage of waiting customers and the requirement for precision in the daily balance. Unusual cash items are common in the receipts of GS-5 tellers; for instance, they know regulations and procedures governing clearance and deposit of coupons and foreign currency.

Almost constant personal contacts with their customers require Tellers GS-5 to complete all contacts independently. They are, however, expected to recognize the presence of unusual or controversial problems and either refer questions to the supervisor or keep the supervisor informed of the answers provided. Tellers GS-5 explain regulations and requirements to persons who owe fees and are unable or unwilling to pay, to people trying to cash checks without adequate identification, or to persons with language barriers. The variety and importance of contacts is normally greater for Tellers GS-5 than for GS-4 employees, as customers include State officials and foreign dignitaries, bank officers, civilian and military personnel of all ranks, importers, concerned taxpayers, and the sick and indigent. To instruct customers on the correct procedures, explain often complicated regulations, and resolve questions concerning payments. Tellers GS-5 must perceive the degree of understanding, the ability to pay, and the temperaments of these persons and shape their conversations accordingly.

Tellers GS-5 usually perform duties such as the following:

- Performing periodic reconciliation, balancing and auditing of receipts and disbursements in a large number of categories on a simultaneous basis, using double entry bookkeeping techniques.
 - Merging control records and balancing amounts received from sources such as amounts received by mail or from alternate imprest fund tellers working weekends or nights at military hospitals and other installations.
 - Troubleshooting by tracing and correcting difficult errors in the processing system that are (a) unresolvable by lower graded employees and that (b) involve correction of several interrelated reports and accounts (e.g., a change in the amount that a former patient paid for subsistence, although small in money amount, creates a chain reaction of changes necessary to balance reports, records, and accounts over a several month period). Tellers GS-5 must know which reports, accounts, etc., to correct and the effects and interrelationships of the corrections.
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- Determining amount of tax, levy, or other assessment owed by examining statements, canceled checks, notices, and other documents; explaining pertinent regulations concerning amount of payment; ascertaining balances due; and crediting accounts properly.

Level of Responsibility

GS-5 tellers independently process the full range of typical assignments. Novel, unusually difficult, or unprecedented cases rarely occur (e.g., a new procedure for bank deposits is such a novel development, but such cases are infrequent). Thus, the only occasions when GS-5 tellers seek supervisory assistance are to balance and reconcile totals or to prepare unexpectedly large deposits to meet bank and agency deadlines.

At this level, the supervisor discusses new or changed regulations, procedures, and instructions that significantly affect the tellers' assignments.

In addition to the basic guidelines used by GS-4 employees, GS-5 tellers must have thorough understanding of numerous regulations, instructions, policies, and procedures pertaining to all types of receiving and disbursing transactions. For example, there are several categories of military personnel who may present their orders to the teller in order to be paid. Payments for salary or travel involve different regulations and procedures for each of these categories. Also, when customers arrive to pay their tax bills or customs duty, Tellers GS-5 must carefully review all documents such as tax returns or customs declarations to determine whether the documents are appropriate and complete and whether payment is negotiable. Similarly, tellers must memorize identifying codes on welfare and retirement checks, quickly comparing them to the holder, to make tentative identification without causing suspicion.

Seasoned judgment is required in recalling and selecting appropriate guidelines quickly from among the mass of published and precedent material available. The supervisor relies upon GS-5 employees to select and apply the guides pertinent to their assignments with a minimum of reference to either the guides or to the supervisor.

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GS-5 tellers' work is reviewed only on a spot check basis. For example, GS-5 tellers' work is often reviewed only by an unannounced inspection by personnel outside the line of supervision. Tellers GS-5 are individually responsible for planning, scheduling, and meeting daily and other periodic deadlines for reports, while keeping abreast of the unplannable number of customers who appear at the window. Tellers assess the needs of the moment; decide what must be done first; and use initiative to perform the work in proper priority.

TELLER GS-0530-06

Nature of Assignment

Tellers GS-6 typically perform the full range of duties as described at grade GS-5, such as simultaneous receipt and disbursement operations, where the work clearly exceeds the level of difficulty, responsibility, and qualifications required contemplated as typical at GS-5.

Illustrative is a chief teller position which involves a combination of (1) responsibility for supervision of one or more tellers where the supervisory responsibility is less than that

warranting application of the Supervisory Grade Evaluation Guide and (2) performing an additional simultaneous operation for receipt and deposit of certain public funds for the Treasury Department. These tellers maintain control records or ledgers to distinguish between Treasury Department funds received and disbursed and other moneys received and disbursed. They use these records to settle and replenish the stock of currency with Treasury, and settle with administrative channels in their own agencies for other accounts. Each of the accounts has its own set of cash items and documents, its own cache for disbursements and receipts, its own customers, its own reporting requirements, and its own set of regulations. Although the procedures, rules, and regulations for the two do not conflict, the tellers must apply and distinguish rapidly and accurately between the governing regulations.

Level of Responsibility

GS-6 tellers work with unusual independence. The supervisor is often physically separated from the teller function and provides little or no technical guidance concerning the cash processing and teller procedures. GS-6 tellers are typically accountable for certain ledgers to a designated agent at the Treasury Department.

The duality of supervision received and the required independence of action demand flexibility, resourcefulness, and diplomacy. Without sacrificing accuracy, efficiency, and courtesy in dealing with a wide variety of daily customers, these tellers adeptly meet the sometimes conflicting demands of two distinct management chains.

Generally, guidelines and requirements are the same at this level as for GS-5 tellers. In addition, GS-6 tellers are usually the primary recipients of Treasury Department communications and therefore must brief their supervisors and alternate tellers on the content of the directives. Tellers GS-6 must be able to plan and schedule their own work and that of their subordinates and alternates to meet all deadlines.